Title: SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT

**RECOVERY** 

Filed: November 12, 2003 Inventors: Srinivasan et al. Attorney Docket Number: 03001.1040

REPLACEMENT SHEET

Sheet 4 of 5

<u>400</u>

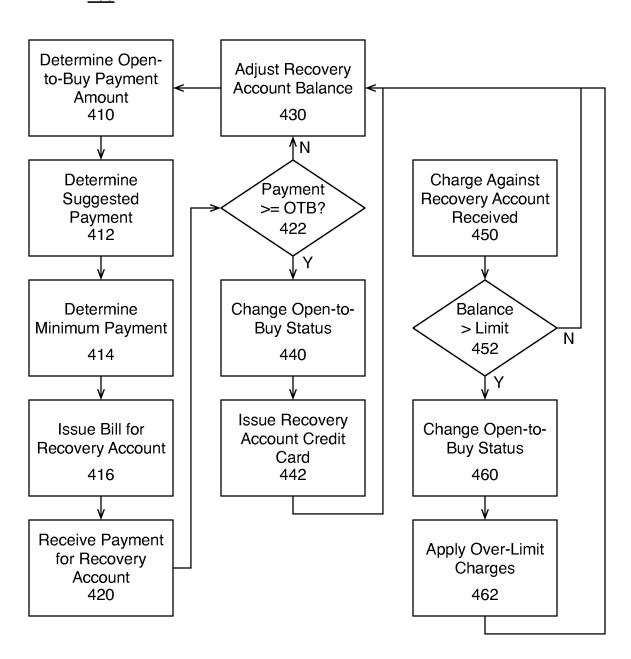


Figure 4